AUSA: John K. Neal Telephone: 3132269644

AO 91 (Rev. 11/11) Criminal Complaint Special Agent: ☑ Matthew Sabo Telephone: 3135877726

UNITED STATES DISTRICT COURT

for the

Eastern District of Michigan

United States of America
v.
Ryan T. Carruthers

Case No. Case: 2:23−mj−30031
Assigned To : Unassigned
Assign. Date : 1/25/2023
SEALED MATTER (LH)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of April 2020 in the county of Oakland in the Eastern District of Michigan, the defendant(s) violated:

Code Section	*Offense Description*
18 U.S.C. §1343	Wire Fraud
18 U.S.C. §1344	Bank Fraud

This criminal complaint is based on these facts:

☐ Continued on the attached sheet.

Complainant's signature

Matthew Sabo, Special Agent
Printed name and title

Sworn to before me and signed in my presence
and/or by reliable electronic means.

Date: January 25, 2023

Judge's signature

City and state: Detroit, MI

Hon. Anthony P. Patti
Printed name and title

AFFIDAVIT IN SUPPORT OF AN APPLICATION FOR CRIMINAL COMPLAINT AND ARREST WARRANT

I, Matthew Sabo, Special Agent with Homeland Security Investigations (HSI), being duly sworn, state that:

INTRODUCTION AND AGENT BACKGROUND

1. I am an investigative or law enforcement officer of the United States within the meaning of Section 510(7) of the United States code. I am empowered to conduct investigations of and to make arrests for offenses enumerated in Title 18 of the United States Code.

2. I have been employed by HSI as a special agent since November 2006. Since that time, I have investigated federal crimes to include mail fraud, wire fraud, bank fraud, and various other criminal matters. At all times during the investigation described in this affidavit, I have been acting in an official capacity as a special agent of HSI.

PURPOSE OF AFFIDAVIT

3. This affidavit is submitted in support of an application for a criminal complaint and arrest warrant for Ryan T. CARRUTHERS for violations of 18 U.S.C. §1343 (wire fraud) and §1344 (bank fraud).

4. The facts set forth in this affidavit are based upon my personal observations, my training and experience, and information made available to me by other law enforcement professionals. These facts are provided for the sole purpose of establishing probable cause for the issuance of a criminal complaint and arrest warrant; therefore, this affidavit does not necessarily contain all information uncovered during this investigation.

5. Based on my training and experience and the facts as set forth in this

affidavit, there is probable cause to believe that criminal violations of 18 U.S.C. §1343 (wire fraud) and §1344 (bank fraud) have been committed by CARRUTHERS in connection with applications for loans under the Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan ("EIDL") program.

BACKGROUND OF THE PAYCHECK PROTECTION PROGRAM

6. The Coronavirus Aid, Relief, and Economic Security ("CARES") Act is a federal law enacted in or around March 2020 and designed to provide emergency financial assistance to the millions of Americans who are suffering the economic effects caused by the COVID-19 pandemic. One source of relief provided by the CARES Act was the authorization of up to $349 billion in forgivable loans to small businesses for job retention and certain other expenses, through a program referred to as the Paycheck Protection Program ("PPP"). In or around April 2020, Congress authorized over $300 billion in additional PPP funding.

7. In order to obtain a PPP loan, a qualifying business must submit a PPP loan application, which is signed by an authorized representative of the business. The PPP loan application requires the business (through its authorized representative) to acknowledge the program rules and make certain affirmative certifications to be eligible to obtain the PPP loan. In the PPP loan application, the small business (through its authorized representative) must state, among other things, its: (a) average monthly payroll expenses; and (b) number of employees. These figures are used to calculate the amount of money the small business is eligible to receive under the PPP. In addition, businesses applying for a PPP loan must provide documentation showing their payroll expenses.

8. A PPP loan application must be processed by a participating lender. If a PPP loan application is approved, the participating lender funds the PPP loan using its

own monies, which are 100% guaranteed by Small Business Administration ("SBA"). Data form the application, including information about the borrower, the total amount of the loan, and the listed number of employees, is transmitted by the lender to the SBA in the course of processing the loan.

9. PPP loan proceeds must be used by the business on certain permissible expenses – payroll costs, interest on mortgages, rent, and utilities. The PPP allows the interest and principal on the PPP loan to be entirely forgiven if the business spends the loan proceeds on these expense items within a designated period after receiving the proceeds and uses a certain amount of the PPP loan proceeds on payroll expenses.

BACKGROUND OF ECONOMIC INJURY DISASTER LOANS

10. The Economic Injury Disaster Loan ("EIDL") program is an SBA program that provides low-interest financing to small businesses, renters, and homeowners in regions affection by declared disasters.

11. The CARES Act authorized the SBA to provide EIDLs of up to $2 million to eligible small businesses experiencing substantial financial disruption due to the COVID-19 pandemic. In addition, the CARES Act authorized the SBA to issue advances of up to $10,000 to small businesses within three days of applying for an EIDL. The amount of the advance is determined by the number of employees the applicant certifies having. The advances do not have to be repaid.

12. In order to obtain an EIDL and advance, a qualifying business must submit an application to the SBA and provide information about its operations, such as the number of employees, gross revenues for the 12-month period preceding the disaster, and cost of goods sold in the 12-month period preceding the disaster. In the case of EIDLs for COVID-19 relief, the 12-month period was that preceding January 31, 2020. The applicant must also certify that all of the information in the application

is true and correct to the best of the applicant's knowledge.

13. EIDL applications are submitted directly to the SBA and processed by the agency with support from a government contractor, Rapid Finance. The amount of the loan, if the application is approved, is determined based, in part, on the information provided in the application about employment, revenue, and cost of goods, as described above. Any funds issued under an EIDL, or advance are issued directly by the SBA. EIDL funds can be used for payroll expenses, sick leave, production costs, and business obligations, such as debts, rent, and mortgage payments. If the applicant also obtains a loan under the PPP, the EIDL funds cannot be used for the same purpose as the PPP funds.

PROBABLE CAUSE

14. Ryan CARRUTHERS has been identified through this investigation to be involved in defrauding the U.S. Government by exploiting the PPP and EIDL programs under the CARES Act by providing false information during the loan application process. CARRUTHERS received, by wire transfer, thirteen (13) loans totaling approximately $851,653 for nine (9) of his purported businesses. He applied for two additional CARES Act loans whose applications were denied. Seven of the loan applications were submitted to Huntington Bank (where CARRUTHERS himself also maintained bank accounts), which is a federally insured depository financial institution pursuant to 18 U.S.C. § 20. As part of the scheme, CARRUTHERS also applied for loans and received loan proceeds through the use of interstate wire communications. Examples of such interstate wire transmissions include electronically filed applications from CARRUTHERS to Customers Bank (Pennsylvania) and Texas National Bank (Texas).

15. In or around August 2020, Huntington Bank informed HSI Detroit of suspicious activity relating to PPP loans received by CARRUTHERS. HSI learned

that CARRUTHERS received two (2) PPP loans from Huntington Bank on April 20 and April 21, 2020, totaling $53,490; and, on May 7 and May 28, 2020, CARRUTHERS received two (2) PPP loans from WebBank/PayPal totaling $89,725.

LOAN DATE	LOAN TYPE	BUSINESS NAME	LOAN AMOUNT	FUNDING INSTITUTION	Account #
4/20/2020	PPP	TV Fitness LLC	$27,000	Huntington Bank	9658
4/21/2020	PPP	Graceful Financial Solutions	$26,490	Huntington Bank	5973
5/7/2020	PPP	Graceful Communication Solutions	$27,225	WebBank/PayPal	8308
5/28/2020	PPP	Pure Juice Bar & Café LLC	$62,500	WebBank/PayPal	9658

16. The four (4) PPP loans were deposited into three (3) different Huntington Bank account numbers ending in 9658, 5973 and 8308. CARRUTHERS is the primary registered accountholder on all three with his wife, M.C., listed as an additional accountholder on the account ending in 8303.

17. The Paycheck Protection Program required that a business must be incorporated and operational prior to February 15, 2020, in order to be eligible to receive a loan. A query of the Michigan Department of Licensing and Regulatory Affairs ("LARA") database revealed the following 10 businesses associated with CARRUTHERS:

BUSINESS NAME	BUSINESS OWNER	DATE OF INCORPORATION
Graceful Financial Solutions, LLC	CARRUTHERS	3/9/2007
TV Fitness LLC	CARRUTHERS	12/27/2011
Graceful Communication Solutions, LLC	CARRUTHERS	1/10/2014

Pure Juice Bar & Café LLC	CARRUTHERS	11/26/2014
Bridging the Gaps	CARRUTHERS	3/21/2017
Gym N Juice LLC	CARRUTHERS	9/29/2020
Cobra Kai Karate LLC	CARRUTHERS	1/20/2021
Medical Billing LLC	CARRUTHERS	3/18/2021
Physical Therapy & Rehabilitation	CARRUTHERS	3/18/2021
24/7 Express Logistics LLC	CARRUTHERS	10/25/2021

18. According to Michigan LARA, the four (4) businesses for which loans were received in April and May 2020 had each been incorporated prior to the February 15, 2020; however, those business were not in "Good Standing" according to LARA:

- TV Fitness LLC was incorporated on December 27, 2011, and from 2013 to 2017, the annual statements were submitted on time. The annual statements for the years 2018 through 2021, along with a Certificate of Restoration of Good Standing, for TV Fitness LLC was signed on April 12, 2021.
- Graceful Communication Solutions LLC was incorporated on January 10, 2014; however, annual statements for the years 2015-2021, along with a Certificate of Restoration of Good Standing was signed on June 25, 2020.
- Graceful Financial Solutions was incorporated on March 9, 2007, and annual statements were filed on time through 2017. The annual statements for the years 2018 through 2021, along with a Certificate of Restoration of Good Standing, was signed on April 27, 2021.
- Pure Juice Bar & Café LLC was incorporated on November 26, 2014; however, annual statements for the years 2016 through 2021, along

with a Certificate of Restoration of Good Standing, was signed on March 25, 2021.

19. Given the questions surrounding the incorporation and operations of the businesses that had received these first four loans, HSI Detroit requested all loan applications associated with CARRUTHERS from the Small Business Administration (SBA). The SBA identified that 12 PPP loans and 1 EIDL loan were received by CARRUTHERS. Twelve of these loans were approved and disbursed for eight businesses that CARRUTHERS purported to own and operate. Another loan was issued in Carruthers' own name. Two (2) additional loans were denied. The PPP and EIDL loans received and denied are more specifically described in Attachment C and within the chart below:

LOAN DATE	LOAN TYPE	BUSINESS NAME	LOAN AMOUNT	FUNDING INSTITUTION
4/20/2020	PPP	TV Fitness LLC	$27,000	Huntington Bank
4/21/2020	PPP	Graceful Financial Solutions	$26,490	Huntington Bank
5/7/2020	PPP	Graceful Communication Solutions	$27,225	WebBank/PayPal
5/28/2020	PPP	Pure Juice Bar & Café LLC	$62,500	WebBank/PayPal
7/13/2020	PPP	Bridging The Gaps	$78,984	Kabbage
7/22/2020	EIDL	Graceful Financial Solutions	$81,000	SBA
2/18/2021	PPP	Gym N Juice	$80, 335	Huntington Bank
3/1/2021	PPP	Cobra Kai Karate LLC	$57,490	Huntington Bank
3/10/2021	PPP	Graceful Communication Solutions	$27,222	Huntington Bank
3/15/2021	PPP	TV Fitness LLC	$27,224	Huntington Bank
3/16/2021	PPP	Bridging The Gaps	$73,990	Huntington Bank

4/23/2021	PPP	Ryan Carruthers	$20,833	Harvest Small Business Finance LLC
4/30/2021	PPP	Physical Therapy & Rehabilitation LLC	$261,360	JP Morgan Chase

LOAN DATE	LOAN TYPE	BUSINESS NAME	LOAN AMOUNT	FUNDING INSTITUTION
DENIED	PPP	Pure Juice Bar & Café LLC	83,060	Customers Bank
DENIED	PPP	Pure Juice Bar & Café LLC	29,166	Texas National Bank

20. According to Michigan LARA, Gym N Juice LLC, Cobra Kai Karate LLC, and Physical Therapy & Rehabilitation LLC were incorporated after February 15, 2020:

- On February 23, 2021, CARRUTHERS submitted a PPP application to Huntington Bank on behalf of Gym N Juice LLC. The application indicates Gym N Juice LLC was established in the year 2010; however, LARA indicates it was established on September 29, 2020.
- On March 1, 2021, CARRUTHERS submitted a PPP application to Huntington Bank on behalf of Cobra Kai Karate LLC. The application indicates Cobra Kai Karate LLC was established in the year 2011; however, LARA indicates it was established on January 20, 2021.
- On April 9, 2021, CARRUTHERS submitted a PPP application to JP Morgan Chase on behalf of Physical Therapy & Rehabilitation LLC. The application indicates Physical Therapy & Rehabilitation LLC was established on March 18, 2011; however, LARA indicates it was established on March 21, 2021.

22. A total of seven (7) of the loan applications were submitted online using internet protocol (IP) address 76.122.177.160. An IP address is a unique string of characters that identifies each computer using the Internet Protocol to communicate over a network. Because seven (7) applications were submitted from IP 76.122.177.160, they were likely completed using the same computer and/or internet connection. The IP address is assigned to Comcast and a summons was issued for records regarding the IP Address. Comcast confirmed that the IP address is registered to M.C., CARRUTHERS' wife, and the service address is their home residence, 8316 Cascade Street Commerce, MI 48382.

23. Affiant observed four (4) different phone numbers listed in the loan applications, which ended in 8348, 8384, 7775 and 9761. The telephone number ending in 8348 was listed in seven (7) loan applications. A subpoena to Ringtone revealed the subscriber is "Graceful Credit" at 23241 Woodward Ave Ferndale, Michigan, the same location as TV FITNESS. Ringtone disclosed an additional telephone number for the subscriber, including the number that ended in 8384, and email address ryancarruthers1981@gmail.com. The phone number ending in 8384 was listed in four (4) loan applications. A subpoena to T-Mobile revealed the subscriber is M.C., CARRUTHERS' wife, at 8316 Cascade Street Commerce, Michigan 48382. The telephone number ending in 7775 was listed in three (3) loan applications. A subpoena to Ringtone revealed the subscriber is Graceful Credit at 23241 Woodward Ave Ferndale, Michigan, the same location of TV FITNESS. The telephone number ending in 9761 was listed in one (1) loan application. A subpoena to Google revealed the subscriber to that phone number is Ryan CARRUTHERS at 23241 Woodward Ave Ferndale, Michigan, the same location of TV FITNESS.

ANALYSIS OF PAYROLL AND TAXES

24. During the course of the investigation there was no evidence of CARRUTHERS having any employees at his various businesses or LLC's. However, on each of CARRUTHERS' loan applications, he claimed that his businesses had between three and fifteen employees. Your affiant has prepared attachment A to this complaint, which summarizes relevant information about each of the fifteen loans pertinent to this complaint. That information includes the number of employees CARRUTHERS claimed that each of these entities had on the relevant loan applications.

25. Michigan businesses are required by law to provide a quarterly report to the State of Michigan Unemployment Insurance Agency (UIA) outlining all employees who earned wages during the quarter. The quarterly report includes the employee's name, social security number and wages earned during that quarter. The UIA taxes businesses to fund unemployment compensation programs for eligible employees in Michigan. The UIA uses the quarterly reports to determine unemployment insurance taxes owed by businesses for each quarter.

26. HSI Detroit obtained Michigan State tax return information from the Michigan Department of Treasury. The Michigan Department of Treasury provided tax returns for both CARRUTHERS' personal returns and for all his businesses and LLC's. The documents provided included the fourth quarter of 2019 through the third quarter of 2021. Affiant found no evidence of payroll and no UIA quarterly reports filed for any of CARRUTHERS' registered businesses during that time period.

27. For tax years 2019-2020, there were no taxes filed at the Michigan Department of Treasury for seven (7) out of eight (8) of CARRUTHERS' registered

businesses. CARRUTHERS only filed taxes for one (1) business, TV Fitness LLC, but the sales value for years 2019-2020 was $0.00 dollars.

28. Affiant attempted to physically locate the businesses attributed to CARRUTHERS at the following addresses listed in the approved loan applications:

BUSINESS NAME	BUSINESS ADDRESS	ESTABLISHED
Ryan Carruthers (self-employed)	8316 Cascade Ave. Commerce Twp, MI 48382	1/1/2011
Graceful Financial Solutions, LLC	755 W Big Beaver Rd, Ste 2020 Troy, MI 48084	3/9/2007
TV Fitness LLC	23241 Woodward Ave Ferndale, MI 48220	12/27/2011
Graceful Communication Solutions, LLC	900 Wilshire Dr, Ste 202 Troy, MI 48382	1/10/2014
Pure Juice Bar & Café LLC	23440 Woodward Ave Ferndale, MI 48220	11/26/2014
Bridging the Gaps	20700 Civic Center Dr, Ste 170 Southfield, MI 48076	3/21/2017
Gym N Juice LLC	23241 Woodward Ave Ferndale, MI 48220	9/29/2020
Cobra Kai Karate LLC	23241 Woodward Ave Ferndale, MI 48220	1/20/2021
Physical Therapy & Rehabilitation	23241 Woodward Ave Ferndale, MI 48220	3/18/2021

Affiant discovered that only one (1) business, TV Fitness LLC, appeared to have a brick-and-mortar location at the address listed on the loan application.

ANALYSIS OF BANK ACCOUNTS

29. Information obtained from Wells Fargo Bank revealed that on April 2, 2021, Wells Fargo received funds in the amount of $255,670.74 to pay off the mortgage on CARRUTHERS' residence located at 8316 Cascade Street, Commerce Township, Michigan. The bulk of the funds used to pay off the mortgage on CARRUTHERS' residence were from three of CARRUTHERS' PPP loans. Payment of a personal mortgage is not a permissible use of PPP funds.

30. Specifically, on March 16, 2021, a deposit was made into CARRUTHERS Huntington Bank account ending in 9430 for $73,990. This deposit was the proceeds from the PPP loan# 12992786-09, of which Huntington Bank was the lender, for CARRUTHERS' business Bridging the Gaps. On April 1, 2021, a $70,000 transfer was made from CARRUTHERS Huntington Bank account ending in 9430 to another CARRUTHERS Huntington Bank account ending in 1316. On March 1, 2021, a deposit was made into CARRUTHERS Huntington Bank account ending in 9391 for $57,490. This was proceeds from PPP loan #45553785-10 which Huntington Bank was the lender for CARRUTHERS' business Cobra Kai Karate LLC. On April 1, 2021, a transfer for $50,000 was made from CARRUTHERS' Huntington Bank Account ending in 9391 to Huntington Account 1316. On February 18, 2021, a deposit was made into CARRUTHERS' Huntington Bank account ending in 3663 for $80,335, which were the proceeds from PPP loan #10916585-05. On April 1, 2021, a transfer for $64,000 was made from CARRUTHERS Huntington Bank account ending in 3663 to another CARRUTHERS Huntington Bank account ending in 1316. On April 1, 2021, an outgoing Fedwire transfer was made from bank account 1316 for $255,670.74, which was used to pay off CARRUTHERS' home mortgage.

31. During a review of CARRUTHERS' Huntington Bank account number ending in 5973, the account associated to Graceful Financial Solutions LLC, agents discovered that on July 24, 2020, CARRUTHERS purchased a 2021 Sea Doo 66MC personal watercraft for $9,933.

32. HSI Detroit received account information from Huntington Bank and Chase bank relating to four (4) accounts belonging to CARRUTHERS. Agents reviewed the documents provided and observed 62 withdrawals totaling $520,636.59, as outlined below:

- From May 29, 2020, through June 12, 2020, five (5) cash withdrawals of $9,000 from Huntington Bank business account number ending in 9658 for TV FITNESS, LLC totaled $45,000.
- From July 10, 2020, through September 14, 2020, nine (9) cash withdrawals from Huntington Bank business account number ending in 5973 for Graceful Financial Solutions totaled $81,000.
- From April 22, 2020, through December 21, 2020, thirty-one (31) cash withdrawals, ranging from $2,500 to $20,000, from CARRUTHERS' personal Huntington Bank account number ending in 1316 totaled $245,136.59.
- From May 10, 2021, through November 24, 2021, seventeen (17) cash withdrawals, ranging from $5000 to $9500, from Chase Bank business account number ending in 3523 for Physical Therapy & Rehabilitation LLC totaled $149,500.

CONCLUSION

33. Affiant respectfully submits that there is probable cause to believe that Ryan T. CARRUTHERS devised and perpetrated a scheme or artifice to fraudulently obtain PPP and EIDL loans. In furtherance of and to execute this scheme, CARRUTHERS, while in the Eastern District of Michigan, sent one or more fraudulent electronic loan applications to a federal insured financial institution. CARRUTHERS also caused the transmission of writings, signs, signals, and pictures in interstate commerce by means of wire communication in furtherance of this scheme to defraud, as set forth above.

34. Based on the facts as set forth in this affidavit, there is probable cause to believe that criminal violations of 18 U.S.C. §1343 (wire fraud) and §1344 (bank

fraud) have been committed by Ryan T. CARRUTHERS in connection with applications for loans under the PPP and the EIDL programs.

35. Wherefore by this affidavit and application, Affiant requests that the Court authorize the issuance of a criminal complaint and arrest warrant for Ryan T. CARRUTHERS.

MATTHEW SABO
Special Agent
Homeland Security Investigations

Sworn to before me and signed in my
presence and/or by reliable electronic means.

HON. ANTHONY P. PATTI
United States Magistrate Judge
Eastern District of Michigan

Dated: January 25, 2023

Attachment A

1.
Loan 58588370-00 – PPP – TV Fitness LLC
Phone Number 248-658-8348
Number of Employees:3
Lender: Huntington Bank
Loan Amount: $27, 000
Loan Application Date: 04/06/2020
Loan Approved Date: 04/06/2020
Date of Disbursement: 04/18/2020
Loan Forgiveness: 10/06/2021
Company Date of Organization in Michigan: 12/27/2011

2.
Loan 62625770-09 – PPP – Graceful Financial Solutions
Phone Number 313-887-7775
Number of Employees: 3
Lender: Huntington Bank
Loan Amount: $26,490
Loan Application Date: 04/06/2020
Loan Approved Date: 04/06/2020
Date of Disbursement: 04/21/2020
Loan Forgiveness: N/A

3.
Loan 86696577-07 – PPP – Graceful Communication Solutions LLC
Phone Number 313-820-8384
Number of Employees: 3
Lender: WeBank/Pay Pal
Loan Amount: $27,225
Loan Application Date: 05/01/2020
Loan Approved Date: 05/01/2020
Date of Disbursement: 05/07/2020
Loan Forgiveness: 09/27/2021
Company Date of Organization in Michigan: 01/10/2014

4.
Loan 41883578-10 – PPP – Pure Juice Bar & Café LLC
Phone Number 313-820-8348
Number of Employees: 5
Lender: WeBank/Pay Pal
Loan Amount: $62,500
Loan Application Date: 05/27/2020
Loan Approved Date: 05/27/2020

Date of Disbursement: 05/28/2020
Loan Forgiveness: 05/10/2021
Company Date of Organization in Michigan: 11/26/2014

5.
Loan 14802981-08 – PPP – Bridging The Gaps
Phone Number 248-838-9761
Number of Employees: 6
Lender: Kabbage
Loan Amount: $78, 984
Loan Application Date: 07/09/2020
Loan Approved Date: 07/09/2020
Date of Disbursement: 07/13/2020
Loan Forgiveness: N/A
Company Date of Organization in Michigan: 03/21/2007

6.
Loan 61222981-00 – EIDL – Graceful Financial Solutions
Phone Number 313-887-7775
Number of Employees: 6
Lender: Small Business Association
Loan Amount: $81,000
Loan Application Date: 07/21/2020
Loan Approved Date: 07/21/2020
Date of Disbursement: 07/21/2020
Loan Forgiveness: N/A
Company Date of Organization in Michigan: 03/09/2007

7.
Loan 10916585-08 – PPP – Gym N Juice
248-658-8348
Number of Employees: 6
Lender: Huntington Bank
Loan Amount: $80,335
Loan Application Date: 02/17/2021
Loan Approved Date: 02/18/2021
Date of Disbursement: 02/24/2021
Loan Forgiveness: 09/27/2021
Company Date of Organization in Michigan: 09/29/2020

8.
Loan 45553785-10 – PPP – Cobra Kai Karate LLC
Phone Number 248-658-8348
Number of Employees: 7
Lender: Huntington Bank
Loan Amount: $57, 490

Loan Application Date: 02/25/2021
Loan Approved Date: 02/26/2021
Date of Disbursement: 03/01/2021
Loan Forgiveness: 09/27/2021
Company Date of Organization in Michigan: 01/20/2021

9.
Loan 74811985-04 – PPP Second Draw – Graceful Communication Solutions LLC
Phone Number 313-820-8384
Number of Employees: 3
Lender: Huntington Bank
Loan Amount: $27,222
Loan Application Date: 03/05/2021
Loan Approved Date: 03/06/2021
Date of Disbursement: 03/10/2021
Loan Forgiveness: 09/27/2021

10.
Loan 11160986-01 – PPP Second Draw – TV Fitness LLC
Phone Number 248-658-8348
Number of Employees: 3
Lender: Huntington Bank
Loan Amount: $27, 224
Loan Application Date: 03/09/2021
Loan Approved Date: 03/12/2021
Date of Disbursement: 03/15/2021
Loan Forgiveness: N/A

11.
Loan 12992786-09 – PPP Second Draw – Bridging The Gaps
Phone Number 313-887-7775
Number of Employees: 6
Lender: Huntington Bank
Loan Amount: $73,990
Loan Application Date: 03/11/2021
Loan Approved Date: 03/13/2021
Date of Disbursement: 03/16/2021
Loan Forgiveness: 10/05/2021

12.
Loan 93621186-07- Pure Juice Bar & Café LLC
Phone Number 248-658-8348
Number of Employees: 5
Lender: Customers Bank
Loan Amount $83,060
Loan Application Date: 3/24/2021

Loan Approval Date: 3/31/2021
Disbursement Date: N/A loan cancelled
Date Business Established: 11/26/2014
Date Business Established: 11/01/2014

13.
Loan 19361588-08 – PPP – Ryan Carruthers
Phone Number 313-820-8384
Number of Employees: 1
Lender: Harvest Small Business Finance LLC
Loan Amount: $20,833
Loan Application Date: 04/10/2021
Loan Approved Date: 04/11/2021
Date of Disbursement: 04/23/2021
Loan Forgiveness: 10/05/2021

14.
Loan 37896989-02 – PPP – Physical Therapy & Rehabilitation LLC
Phone Number 248-658-8348
Number of Employees: 13
Lender: JP Morgan Chase
Loan Amount: $261,360
Loan Application Date: 04/27/2021
Loan Approved Date: 04/28/2021
Date of Disbursement: 04/30/2021
Loan Forgiveness: N/A

15.
Loan 50424090-00- Pure Juice Bar & Café LLC
Phone Number 248-658-8348
Number of Employees: 5
Lender: Texas National Bank
Loan Amount $29,166
Loan Application Date: 5/20/2021
Loan Approval Date: 5/21/2021
Disbursement Date: N/A loan cancelled
Date Business Established: 11/26/2014